

EXHIBIT 7

[illegible]

Year:	2020	2019	2018	2017	2016	2015	2014	2013
Average Issue Age:	58	58	57	57	56	56	57	58
Age 80 MDB:	\$305	\$306	\$313	\$272	\$281	\$292	\$295	\$312
Effective average compound rate:	2.9%	2.9%	3.0%	2.2%	2.4%	2.5%	2.7%	3.1%

Year:	2020	2019	2018	2017	2016	2015	2014	2013
Election Rate:	81.8%	81.5%	76.9%	34.7%	32.8%	33.9%	27.8%	24.0%

Note: The difference between 2018 and 2017 was attributable to an insurer which contributed FPO data starting in 2018. It issues negative election FPOs.

2021 Milliman LTCI Survey Product Exhibit

1	COMPANY NAME	Bankers Life		Knights of Columbus		Mutual of Omaha				
2	Product Type	Comprehensive		Facility-Only	Comprehensive	Comprehensive				
3	Product Marketing Name	SimpleChoice TQ Standard	SimpleChoice TQ Premier & Elite	Long Term Care Plus		Mutual Care Secure Solution	Mutual Care Custom Solution			
4	Product Form Number	GR-N620	GR-N650	ICC14 NHC2 7-14	ICC14 LTC2 7-14	LTC13				
5	Year First LTCI Product Offered	1985		2000		1987				
6	Year Current LTCI Product Was Priced	2013		2014		2020				
7	Jurisdictions LTCI Available	All States (BCLIC in NY)		All States & DC		All States & DC				
8	State Partnerships (as of January 1, 2021)	40 (Including CT, IN)		None		38				
9	Financial Ratings (as of December 31, 2020)									
10	A.M. Best	A-		A +		A +				
11	Standard and Poor's	AA-		AA +		A +				
12	Moody's	A3		Not Rated		A1				
13	Fitch	A-		Not Rated		Not Rated				
14	COMDEX Ranking (as of May 1, 2021)	63		98		90				
15	Statutory Financials (Millions)									
16	Assets (December 31, 2020)	\$17,025		\$27,658		\$9,440				
17	Capital & Surplus (December 31, 2020)	\$1,235		\$2,311		\$3,623				
18	Percent Increase (Assets, Surplus)	4%, 5%		3%, 0%		4%, 15%				
19	LTCI Premium (Millions)									
20	2020 First Year Premium	\$1.8		\$3.3		\$40.8				
21	2020 End of Year In-Force Premium	\$363.6		\$79.0		\$537.7				
22	Percent Increase (New Business, In-Force)	-22%, -2%		-44%, 5%		-14%, 6%				
23	Most recent issue year that has had a price increase	2015		Never had a rate increase		2013				
24	LTCI Lives Insured									
25	2020 First Year Issued	736		1,658		14,943				
26	2020 End of Year In-Force	194,230		50,628		222,449				
27	Percent Increase (New Business, In-Force)	-18%, -5%		1%, 2%		-17%, 4%				
28	Product Ranges and Elimination Period Terms									
29	Issue Age Range	18 - 84		18 - 75		30 - 79				
30	Daily, Weekly or Monthly Benefit Range	\$40 - \$400		\$1,500 - \$15,000/Month		\$1,500 - \$10,000/Month				
31	Benefit Periods and/or Pools	1, 2, 3		3, 5, 10		2, 3, 4, 5	\$50,000 - \$500,000 (up to 8.3 years)			
32	Elimination Periods	0, 15, 30, 60, 90, 180, 365, 730, 1095, 1460		30, 90, 180 (cut in half for HCBC with care coordination)**		90, 180, 365	0, 30, 60, 90, 180, 365			
33	Vanishing, Cumulative	Yes, Yes		Yes, No		Yes, Yes				
34	Elimination Period Crediting	3 HC/Week = 7		Calendar Days		Calendar Days After 1st Expense				
35	0-day HCBC EP with longer NH EP	NA		Facility-Only	NA	Extra Cost; HC Days Retire FC EP				
36	Product Benefits									
37	Number of: Benefit Pools, EPs	1,1		Facility-Only	1, 1	1, 1				
38	Partial Cash (Disability) Alternative	NA		NA		25% (Automatic)				
39	Additional Cash Benefit	25% (Extra Cost)				NA				
40	HCBC Payment Basis	Weekly	Monthly	Facility Only	Monthly	Monthly				
41	Assisted Living (Percent of NH Max)	50%	100%	100%	100%	50%, 75%, 100%				
42	Home Care Health Aide (Percent of NH Max)		50%, 100%	Facility Only						
43	Independent Professional									
44	Homemaker Services	Must Be Incidental		Facility Only	Same as Custodial Care	Same as Custodial Care				
45	Informal Care (Other Than Family)	Not Covered				Cash Alternative Has 0 Day EP; if used it Delays Satisfying the EP				
46	Informal Family Care									
47	Benefit Increase Features									
48	Lifetime Compound Increases (Level Premium)	2%, 3%, 4%, 5%		3%, 5%		3%, 4%, 5%	1% to 5%, 0.25% increments & Buy-Up Option			
49	Lifetime Simple Increases (Level Premium)	5%		NA		NA				
50	Other Increases (Level Premium)	2 Decreasing Inflation Options Are Also Offered (See Other Comments)				3% or 5% CBIO for 20 Years	Above w/ 10, 15, or 20 yr periods			
51	Future Purchase Options (FPO)	15% Every 3 Years		Board-set % Every 2 Years Until 2 Straight Declines or On Clm		NA	No FPO. Buy-up option allows % incr each yr not to exceed 5%, Avail prior to sooner of 20 yrs or age 75 and not chronically ill			
52	Benefit Increase Comments	FPO: To 89 If No Declines or Claims								
53	Other Comments	5% Compound Through Age 60, Then Either 3% Compound or 5% Simple Through Age 75, Then 0%; Facility Only; NTQ				Electronic App	Rider Doubles MMB for Professional HC (365 days for nurse)			

2021 Milliman LTCI Survey Product Exhibit

54	COMPANY NAME	Bankers Life and Casualty Company		Knights of Columbus		Mutual of Omaha	
55	Product Marketing Name	SimpleChoice TQ Standard	SimpleChoice TQ Premier & Elite	Long Term Care Plus		Mutual Care Secure Solution	Mutual Care Custom Solution
56	Sales Rep/Source for More Info	www.bankerslife.com		dan.hill@kofc.org		1-800-693-6083	
57	Ancillary Benefits						
58	Bed Reserve Days/Year, Respite during EP?	60+ Other, No	60+ Other, 21	21, 21		30+ Other, 30	
59	Alternative Plan of Care (APC)	No	Contractual After EP	Contractual After EP		Contractual After EP	
60	Home Modification	NA	30 x MDB	Facility Only	min (45 x MDB, \$5000)*	2 x Mo Max If Care Coord Is Used*	
61	Caregiver Training Benefit		25% of Monthly HC		\$500/Calendar Year	Included Above*	
62	Emergency Alert		5% HC MMB; Max 12 Months		APC w/Care Co-ord		
63	Equipment Benefit				Included Above*		
64	Drug, Ambulance Benefit	NA, \$75/Trip x 4x/Year		NA, \$250/Year		NA	
65	Claims Issues						
66	Conditional Receipt Protection	No		No		No	
67	Coverage Beyond USA	Canada (Other = 30 Days)		Canada & US Territories		Canada & UK; Indemnity for Other (365)	
68	Provider Discounts (Directly or Indirectly)	No		LifePlans Provider Discount Program*		No	
69	Care Coordination Available From	Through Network		Through Network** or up to \$500/yr for client's choice		Company Staff	
70	Independent Review	Extended to IF in states with IR		Extended to All Claimants		As Required by Law	
71	Premiums and Discounts						
72	Gender-distinct or Unisex pricing	Gender-Distinct		Gender-Distinct		Gender-Distinct	
73	Preferred Discount	10%		10%		15%	
74	Substandard Extra Ratings	25%		50%		25%, 50%	
75	Two-Spouse, Two-Partner Discounts	35%, 10%		30%, 0%		15%, 15%	
76	Requires Identical Coverage	No		No		No	
77	If Spouse is a Surprise Decline	One-spouse discount		One-spouse discount		One-spouse discount	
78	If Spouse answers "Yes" to 'Knock-Out' question						
79	One-Spouse Discount (Only 1 Spouse Applies)	15%		15%		5%	
80	Maximum Best UW Class & Spouse Discount	41.5%		37%		27.75%	
81	Later Marriage Earns Discount For:	IF & New Spouse (if within two years); Otherwise, New Spouse gets one-buy discount		New Spouse gets 15% discount		If Same Policy Series, IF & New Spouse; Otherwise new spouse gets 15% discount	
82	When are dividends or credits expected to start?	NA		NA		Not applicable	
83	Most Common Employer, Affinity Discount	NA, 5%				5% (Not Employer Sponsored), 5%	
84	Minimum Size Employer Group, Number Apps	NA				5 Apps, Common Employer Program Only	
85	Minimum Size Affinity Group, Number Apps	Varies				100, 10	
86	Modal Factors (SA, Q, M, PAC)	51.50%, 26.25%, 9.17%, 8.58%		52%, 26.5%, NA, 8.65%		51%, 26%, NA, 9%	
87	Credit Card: Frequencies Accepted	None		None		None	
88	How long unmarried partners must co-habit for discount	Five years		NA		Three years	
89	Any discounts available for non-spouse relatives?	No		No		No	
90	Non-Level Premiums						
91	Limited Premium Periods	NA		NA		NA	
92	Waiver of Premium						
	First Premium Waived (Days)	Elimination		Elimination		Elimination	
	HCBC Waiver	Yes		Yes		Yes, With 8 Days of Care/Month	
	Joint Waiver	Extra Cost	Automatic	Not Offered		Not Offered	Extra Cost
96	Return of Premium Upon Death (ROP)						
97	ROP Design #1	Net; Grades from 10% @ 4th Year to 100% @ Year 20+		Automatic: Net, Death Before 65		Net, 3 x initial MMB after 10 yrs	
98	Other ROP Design(s)	NA		NA		NA	Net, 100%; Net 100% to 65
99	Other Riders & Features						
100	Paid Up Survivor Benefit	Extra Cost		Not Offered		Not Offered	Extra Cost
101	Both People Must Survive Number of Years	10		NA		NA	10
102	Claim-Free Requirement?	No					No
103	Shared Care Benefit	Permanent Extra \$, Third Pool		Available with 3-year or 5-year BP in lieu of couples discount		Permanent Extra \$	
104	Other Shared Care Aspects			NA		Must Leave 1 Year for Living Spouse	
105	Restoration of Benefits	Extra Cost	Included			NA	
106	Other Comments	Extra-Cost Rider Ups Survivor's Daily Benefit 50% But Survivor's Prem is Unchanged; Return of Premium Applies on Lapse Also.		Claims subject to "usual and customary"; Caregiver training and care management benefits do not count against monthly max but do count against lifetime max		Spouse Security Benefit Pays 60% of Reimbursement Benefit; 5% "Common Employer" Discount But Employer Cannot Be Involved in Any Way	
107	Linked Benefit Policies Offered	None		None		None	

2021 Milliman LTCI Survey Product Exhibit

1	COMPANY NAME	National Guardian Life Insurance Company		New York Life Insurance Company		Thrivent
2	Product Type	Comprehensive	Work-Site	Comprehensive		Comprehensive
3	Product Marketing Name	EssentialLTC	EssentialLTC Employer Group	NYL My Care	NYL Secure Care	Long-Term Care Insurance
4	Product Form Number	NLTC100P		ICC18-LTCD	ICC14-LTC6	ICC13 H-HX-LTC
5	Year First LTCI Product Offered	2016		1988		1987
6	Year Current LTCI Product Was Priced	2021		2018	2016	2016
7	Jurisdictions LTCI Available	All States & DC (except MT, NY)	Not in AZ, FL, ME, MT, NY	All States & DC		All States & DC (except NY)
8	State Partnerships (as of January 1, 2021)	35		35		41 (Including IN)
9	Financial Ratings (as of December 31, 2020)					
10	A.M. Best	A		A++		A++
11	Standard and Poor's	Not Rated		AA+		Not Rated
12	Moody's	Not Rated		Aaa		Not Rated
13	Fitch	Not Rated		AAA		Not Rated
14	COMDEX Ranking (as of May 1, 2021)	Not Ranked		100		Not Ranked
15	Statutory Financials (Millions)					
16	Assets (December 31, 2020)	\$4,821		\$359,300		\$109,325
17	Capital & Surplus (December 31, 2020)	\$431		\$26,994		\$10,698
18	Percent Increase (Assets, Surplus)	2%, 11%		9%, 0%		7%, 6%
19	LTCI Premium (Millions)					
20	2020 First Year Premium	\$5.9		\$16.7		\$8.6
21	2020 End of Year In-Force Premium	\$11.3		\$315.6		\$203.5
22	Percent Increase (New Business, In-Force)	55%, 70%		-4%, 2%		-9%, -1%
23	Most recent issue year that has had a price increase	Never had a rate increase		2014		2003
24	LTCI Lives Insured					
25	2020 First Year Issued	921		5,811		2,678
26	2020 End of Year In-Force	2,373		149,660		117,184
27	Percent Increase (New Business, In-Force)	23%, 60%		-1%, 1%		-12%, -3%
28	Product Ranges and Elimination Period Terms					
29	Issue Age Range	40-79 (age nearest birthday)		25-79		18 - 79
30	Daily, Weekly or Monthly Benefit Range	\$50-\$300		\$50-\$400		\$1,500 - \$15,000/Month
31	Benefit Periods and/or Pools	2, 3, 4, 5, 6, Lifetime		\$50,000-\$500,000 in increments of \$5K; Max=60 x MMB	2, 3, 5, 7	2, 3, 4, 5, 8
32	Elimination Periods	30, 90, 180		Deductible=3, 6, 9 or 12 x MMB (then 20% co-pay)	90, 180, 365 (20 for HCBC*)	30, 90, 180
33	Vanishing, Cumulative	Yes, Yes		Yes, Yes		Yes, Yes
34	Elimination Period Crediting	Service Days		Dollars spent	Service Days	1 HC/Week=7
35	0-day HCBC EP with longer NH EP	Extra Cost; HC Days Retire FC EP		NA		Extra Cost; HC Days Retire FC EP
36	Product Benefits					
37	Number of: Benefit Pools, EPs	1, 1		1, 0 (deductible ilo EP)	1,1	1,1
38	Partial Cash (Disability) Alternative	NA		NA		NA
39	Additional Cash Benefit					10% in Facilities but 15% at Home (Extra Cost)
40	HCBC Payment Basis	Daily		Monthly	Daily (Monthly@31 x MDB*)	Monthly
41	Assisted Living (Percent of NH Max)	100%		100%		
42	Home Care Health Aide (Percent of NH Max)			100%	50%, 80%, 100%	100%
43	Independent Professional	Not Covered		Not Covered		
44	Homemaker Services	Same As Custodial Care		1 day/wk if 2 LTC days provided		Same As Custodial Care
45	Informal Care (Other Than Family)			Not Covered	50% of HC MDB up to 365 days with 4+ hrs of care/day	
46	Informal Family Care	Not Covered		Not Covered	from non-Partner.	Not Covered
47	Benefit Increase Features					
48	Lifetime Compound Increases (Level Premium)	3%, 5%		2%, 3%, 5%	3%, 5%	1%, 2%, 3%, 5%
49	Lifetime Simple Increases (Level Premium)			NA	3%	
50	Other Increases (Level Premium)	NA		Benefits increase based on CPI-U (cap: 7.5%/yr) until declined 2x or age 95.	Based on CPI-U (cap: 7.5%/yr) Premiums & benefits increase based on CPI-U (cap: 7.5%/yr)	NA
51	Future Purchase Options (FPO)			CPI FPO increases use attained-age price per unit	CPI increases maintain original-age price per unit	FPO provides automatic 5% increases each yr until declined 3x in a row. Always applies when premium is waived.
52	Benefit Increase Comments			Deductible instead of EP; 20% co-pay	Partners Benefit Rider provides Jt WP and Shared EP	
53	Other Comments	Single Premium is available, facilitating \$1035 exchanges				Must meet eligibility requirements for fraternal membership.

2021 Milliman LTCI Survey Product Exhibit

54	COMPANY NAME	National Guardian Life Insurance Company		New York Life Insurance Company		Thrivent
55	Product Marketing Name	EssentialLTC	EssentialLTC Employer Group	NYL My Care	NYL Secure Care	Long-Term Care Insurance
56	Sales Rep/Source for More Info	888-505-2332 or www.ngl-essentialltc.com		(800) 224-4582		1-800-THRIVENT
57	Ancillary Benefits					
58	Bed Reserve Days/Year, Respite during EP?	30+Other, 30		60+Other, 30		60+Other, 2 x Monthly Max
59	Alternative Plan of Care (APC)	No		Contractual When Benefit Eligible		Contractual After EP
60	Home Modification	Not Covered		NA	Grab bars, hand rails, ramps	2 x Monthly Max*
61	Caregiver Training Benefit	5 x MDB		20% x MMB	5 x Facility MDB	2 x Monthly Max
62	Emergency Alert	Up to \$50/Month		NA		Included Above*
63	Equipment Benefit	Not Covered		\$5,000	\$4,000	
64	Drug, Ambulance Benefit	NA		NA		NA
65	Claims Issues					
66	Conditional Receipt Protection	No		Up to \$5000 for 60 days after app	Up to \$1000 for 60 days after app	Full, After UW Req't
67	Coverage Beyond USA	Canada (others = 30 days)		3 x MMB	100 x Facility MDB	2x Max Monthly Benefit
68	Provider Discounts (Directly or Indirectly)	No		No		No
69	Care Coordination Available From	Through Network		Through Network	Through Network*	Through Network
70	Independent Review	As Required By Law		Extended to IF in States with IR		Extended to IF in States with IR
71	Premiums and Discounts					
72	Gender-distinct or Unisex pricing	Gender-Distinct	Unisex	Gender-Distinct		Gender-Distinct
73	Preferred Discount	NA	None	NA		10%
74	Substandard Extra Ratings			25%, 50%, 75%, 100%	50%, 100%	25%, 50%
75	Two-Spouse, Two-Partner Discounts	Together pay 125% of female premium at the older insured's age Together pay 125% of premium at the older insured's age		25%, 25%		20%, 20%
76	Requires Identical Coverage	Yes		No		No
77	If Spouse is a Surprise Decline	Single Person Price at that person's age		One-spouse discount		One-spouse discount
78	If Spouse answers "Yes" to 'Knock-Out' question					
79	One-Spouse Discount (Only 1 Spouse Applies)	0%		10%	0%	5%
80	Maximum Best UW Class & Spouse Discount	~24.5% (same age couple) 37.5% (same age couple)		25%		30%
81	Later Marriage Earns Discount For:	Neither		New Spouse		IF & New Spouse
82	When are dividends or credits expected to start?	NA	NA	End of 3rd year	End of 10th year	NA
83	Most Common Employer, Affinity Discount	NA, 5%		5%, 5%; not for SSTD		
84	Minimum Size Employer Group, Number Apps	NA	5, 2-5 varies by state			
85	Minimum Size Affinity Group, Number Apps	10, 1	NA	None, None		50.8%, 25.6%, NA, 8.6%
86	Modal Factors (SA, Q, M, PAC)	52%, 27%, 8.75%, 8.75%		51%, 26%, NA, 9%		
87	Credit Card: Frequencies Accepted	None		None		
88	How long unmarried partners must co-habit for discount	One Day		Three years		Three years
89	Any discounts available for non-spouse relatives?	Yes, if same generation cohabitants		No		Yes, if same generation 3-year cohabitants
90	Non-Level Premiums					
91	Limited Premium Periods	1, 10		NA		10
92	Waiver of Premium					
93	First Premium Waived (Days)	Elimination		After Deductible	Elimination	Elimination
94	HCBC Waiver	Yes		Yes		Yes
95	Joint Waiver	Automatic		Not Offered	Extra Cost	Automatic w/ Shared Care
96	Return of Premium Upon Death (ROP)					
97	ROP Design #1	Net of claims paid, 2nd-to-die		Automatic, Net, Death Before 65	Net, 100%	Net, 100% for death after 10 years
98	Other ROP Design(s)	Can add Cash Surrender Option (grades up to 80% after 4 years)		NA		NA
99	Other Riders & Features					
100	Paid Up Survivor Benefit	Not Offered		Not Offered		Extra Cost
101	Both People Must Survive Number of Years	NA		NA		10
102	Claim-Free Requirement?					Yes
103	Shared Care Benefit	Permanent Extra \$,Third Pool		Permanent Extra \$	Permanent Extra \$, Third Pool	Extra Cost Ends If Partner Dies
104	Other Shared Care Aspects			Cannot be unilaterally taken away		Pool Depleted, Spouse <86 & No Clm in 2 Yrs, Can Buy 2 Yr BP
105	Restoration of Benefits	NA		NA	>12 mos of not being chronically ill	NA
106	Other Comments	Markets ROP & Surrender Option as alternative to Combo Policies. Can use \$1035.		Premium gtd for 3 yrs; FY 5% discount if other NYLIC policy	Qual'd EP costs can be reimbursed at end of next cal. yr after claim ends if policy is still IF (EP reinstated).	5-Year Rate Guarantee
107	Linked Benefit Policies Offered	See row 106		Life		None

2021 Milliman LTCI Survey

Company (Product): Most Common Rating Class; \$100/Day; 90 Day Elimination Period

90 Day Elimination / Five-Year Benefit Period			UW Class of Displayed Premiums		Single Insured																								Male & Female Couple the Same Age																
		Without Benefit Increases								3% Compound Benefit Increases								5% Compound Benefit Increases								Without Benefit Increases				3% Compound Benefit Increases				5% Compound Benefit Increases											
		Age 40			Age 50		Age 60		Age 70		Age 40		Age 50		Age 60		Age 70		Age 40		Age 50		Age 60		Age 70		Age 40		Age 50		Age 60		Age 70		Age 40		Age 50		Age 60		Age 70				
		Male			Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female				
Bankers Life and Casualty Company	Bankers SimpleChoice TQ Standard LTC GR-N620	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Bankers Life and Casualty Company	Bankers SimpleChoice TQ Premier & Elite LTC GR-N650 Policy	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Knights of Columbus	Long Term Care Plus NHC2	2/3	355	559	481	775	897	1,436	1,915	2,925	987	1,681	1,168	1,956	1,749	2,847	3,049	4,652	1,848	3,154	1,944	3,274	2,539	4,130	3,931	6,019	640	879	1,633	3,388	1,867	2,186	3,217	5,391	3,502	3,653	4,668	6,965							
Knights of Columbus	Long Term Care Plus LTC2	2/3	459	718	636	1,004	1,118	1,589	2,382	3,527	1,277	2,101	1,458	2,346	1,990	3,110	3,683	5,448	2,343	3,837	2,403	3,915	3,100	4,832	4,722	6,942	823	1,148	1,895	4,137	2,364	2,663	3,570	6,392	4,326	4,422	5,553	8,165							
Mutual of Omaha	Mutual of Omaha Secure Solution	2/4	563	954	695	1,136	972	1,701	2,165	3,509	1,367	2,364	1,642	2,900	2,063	3,826	3,365	5,895	2,912	5,447	3,056	5,611	3,093	5,917	4,019	7,418	1,289	1,556	2,272	4,823	3,172	3,861	5,006	7,871	7,105	7,367	7,659	9,721							
National Guardian Life Insurance Company	NGL EssentialLTC	1/1	519	849	663	1,093	978	1,617	2,142	3,466	1,183	1,936	1,406	2,317	1,800	2,975	3,021	4,887	2,776	4,544	2,917	4,808	3,190	5,271	3,985	6,447	1,062	1,366	2,021	4,333	2,420	2,896	3,719	6,109	5,679	6,011	6,588	8,059							
National Guardian Life Insurance Company	NGL EssentialLTC Employer Group	1/1	764		984		1,455		3,119		1,743		2,085		2,677		4,398		4,089		4,327		4,744		5,802	955	1,229	1,819	3,899	2,178	2,606	3,347	5,498	5,112	5,409	5,930	7,253								
New York Life Insurance Company	NYL My Care	1/5	643	942	806	1,248	1,111	1,787	2,115	3,503	1,466	2,514	1,600	2,819	1,921	3,395	2,949	5,244	2,664	5,349	2,664	5,349	2,741	5,358	3,834	7,200	1,189	1,541	2,173	4,214	2,986	3,315	3,987	6,145	6,010	6,010	6,074	8,275							
New York Life Insurance Company	NYL Secure Care	1/3	745	974	981	1,361	1,471	2,239	3,171	4,659	2,647	3,897	2,840	4,316	3,386	5,533	5,703	9,092	5,157	8,541	4,727	7,883	4,928	8,657	7,435	12,439	1,290	1,757	2,782	5,873	4,908	5,367	6,689	11,096	10,273	9,457	10,189	14,906							
Thrivent Financial for Lutherans	Thrivent Long-Term Care Insurance	2/4	480	690	720	1,110	1,170	1,890	2,310	3,780	1,171	2,070	1,469	2,575	1,954	3,459	3,119	5,481	2,520	5,009	2,700	5,073	3,065	5,727	4,204	7,711	936	1,464	2,448	4,872	2,593	3,235	4,330	6,880	6,024	6,218	7,034	9,532							
90 Day Elimination / Five-Year Benefit Period																																													
Bankers Life and Casualty Company	Bankers SimpleChoice TQ Standard LTC GR-N620	2/3	292	425	450	687	760	1,185	1,708	2,577	748	1,185	1,039	1,653	1,489	2,334	2,680	4,005	1,708	2,759	1,981	3,154	2,407	3,744	3,726	5,507	466	739	1,264	2,785	1,256	1,750	2,485	4,346	2,904	3,338	3,998	6,001							
Bankers Life and Casualty Company	Bankers SimpleChoice TQ Premier & Elite LTC GR-N650 Policy	2/3	391	577	603	941	1,027	1,617	2,280	3,486	994	1,590	1,385	2,213	1,995	3,141	3,605	5,427	2,313	3,738	2,677	4,268	3,247	5,070	4,997	7,435	635	1,014	1,763	3,939	1,680	2,339	3,338	5,871	3,972	4,559	5,546	8,493							
Knights of Columbus	Long Term Care Plus NHC2	2/3	324	479	431	655	794	1,201	1,671	2,425	845	1,358	999	1,580	1,496	2,367	2,604	3,760	1,553	2,493	1,638	2,595	2,143	3,288	3,324	4,798	562	760	1,396	2,867	1,542	1,805	2,704	4,455	2,832	2,963	3,802	5,686							
Knights of Columbus	Long Term Care Plus LTC2	2/3	409	604	565	839	927	1,368	1,940	2,758	1,078	1,669	1,232	1,868	1,694	2,698	3,135	4,347	1,943	2,983	1,996	3,047	2,492	3,789	3,716	5,468	709	983	1,606	3,289	1,923	2,170	3,075	5,237	3,448	3,530	4,397	6,429							
Mutual of Omaha	Mutual of Omaha Secure Solution	2/4	441	696	541	830	774	1,244	1,736	2,596	1,070	1,725	1,279	2,119	1,643	2,797	2,698	4,361	2,278	3,975	2,380	4,101	2,464	4,326	3,222	5,488	966	1,166	1,715	3,682	2,376	2,889	3,774	6,001	5,316	5,509	5,771	7,404							
National Guardian Life Insurance Company	NGL EssentialLTC	1/1	399	653	510	841	753	1,244	1,648	2,666	910	1,490	1,081	1,782	1,385	2,288	2,324	3,759	2,135	3,495	2,244	3,699	2,453	4,054	3,065	4,959	817	1,051	1,555	3,333	1,862	2,228	2,860	4,699	4,369	4,624	5,068	6,199							
National Guardian Life Insurance Company	NGL EssentialLTC Employer Group	1/1	588		757		1,119		2,400		1,341		1,604		2,060		3,383		3,146		3,329		3,649		4,463	735	946	1,399	2,999	1,676	2,005	2,574	4,229	3,932	4,161	4,561	5,579								
New York Life Insurance Company	NYL My Care	1/5	529	695	650	913	871	1,302	1,613	2,479	1,155	1,817	1,236	2,013	1,460	2,374	2,258	3,699	2,087	3,819	2,087	3,819	2,125	3,819	2,969	5,167	918	1,172	1,630	3,070	2,229	2,436	2,875	4,468	4,429	4,429	4,458	6,102							
New York Life Insurance Company	NYL Secure Care	1/3	644	777	794	1,017	1,154	1,615	2,430	3,326	2,014	2,788	2,152	2,994	2,549	3,827	4,288	6,232	3,911	5,955	3,554	5,415	3,723	5,983	5,580	8,476	1,066	1,358	2,076	4,317	3,602	3,860	4,782	7,890	7,400	6,727	7,279	10,542							
Thrivent Financial for Lutherans	Thrivent Long-Term Care Insurance	2/4	390	540	570	810	900	1,350	1,770	2,730	928	1,528	1,140	1,920	1,530	2,579	2,425	4,122	1,919	3,542	2,069	3,783	2,340	4,266	3,239	5,733	744	1,104	1,800	3,600	1,965	2,448	3,287	5,238	4,369	4,681	5,285	7,178							
90 Day Elimination / \$200,000 Benefit Pool																																													
Mutual of Omaha	Mutual of Omaha Custom Solution	2/4	594	1,018	729	1,214	1,038	1,820	2,368	3,762	1,512	2,590	1,780	3,165	2,234	4,142	3,686	6,331	3,069	5,814	3,207	5,996	3,302	6,330	4,394	7,952	1,370	1,652	2,429	5,210	3,486	4,204	5,420	8,515	7,551	7,822	8,187	10,494							
90 Day Elimination / \$100,000 Benefit Pool																																													
Mutual of Omaha	Mutual of Omaha Custom Solution	2/4	424	657	519	785	744	1,177	1,686	2,471	1,078	1,672	1,268	2,047	1,602	2,678	2,625	4,159	2,189	3,754	2,283	3,876	2,368	4,092	3,130	5,224	918	1,108	1,633	3,534	2,338	2,817	3,638	5,767	5,051	5,236	5,491	7,100							

2021 Milliman LTCI Survey

Shared care premiums for each carrier’s most common rating classification reflecting \$100/day initial maximum benefit after a 90-day elimination period, assuming that each spouse buys the indicated benefit period.

90 Day Elimination / Five-Year Benefit Period SHARED CARE														
Male & Female Couple the Same Age														
		Without Benefit Increases					3% Compound Benefit Increases				5% Compound Benefit Increases			
		3rd Pool?	Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70
Bankers Life and Casualty Company	Bankers SimpleChoice TQ Standard LTC GR-N620	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Bankers Life and Casualty Company	Bankers SimpleChoice TQ Premier & Elite LTC GR-N650 Policy	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Knights of Columbus	Long Term Care Plus NHC2	No	914	1,256	2,333	4,840	2,668	3,124	4,596	7,701	5,002	5,219	6,668	9,950
Knights of Columbus	Long Term Care Plus LTC2	No	1,176	1,640	2,707	5,909	3,378	3,804	5,100	9,131	6,181	6,318	7,933	11,664
Mutual of Omaha	Mutual of Omaha Secure Solution	No	1,496	1,805	2,636	5,595	3,679	4,479	5,807	9,130	8,242	8,546	8,884	11,276
National Guardian Life Insurance Company	NGL EssentialLTC	Yes	1,231	1,585	2,344	5,026	2,808	3,359	4,314	7,086	6,588	6,972	7,643	9,348
National Guardian Life Insurance Company	NGL EssentialLTC Employer Group	Yes	1,108	1,426	2,110	4,523	2,527	3,023	3,882	6,378	5,929	6,275	6,878	8,413
New York Life Insurance Company	NYL My Care	No	1,296	1,741	2,564	5,098	3,493	3,944	4,824	7,558	7,032	7,152	7,350	10,179
New York Life Insurance Company	NYL Secure Care	Yes	1,612	2,196	3,478	7,341	6,135	6,709	8,361	13,870	12,841	11,822	12,736	18,632
Thrivent Financial for Lutherans	Thrivent Long-Term Care Insurance	No	1,086	1,698	2,840	5,652	3,008	3,753	5,023	7,980	6,987	7,213	8,159	11,057

90 Day Elimination / Three-Year Benefit Period SHARED CARE														
Bankers Life and Casualty Company	Bankers SimpleChoice TQ Standard LTC GR-N620	Yes	611	972	1,643	3,565	1,671	2,328	3,280	5,649	3,862	4,440	5,278	7,801
Bankers Life and Casualty Company	Bankers SimpleChoice TQ Premier & Elite LTC GR-N650 Policy	Yes	832	1,333	2,292	5,041	2,234	3,111	4,407	7,632	5,283	6,064	7,321	11,041
Knights of Columbus	Long Term Care Plus NHC2	No	802	1,086	1,995	4,096	2,203	2,579	3,862	6,364	4,046	4,233	5,432	8,122
Knights of Columbus	Long Term Care Plus LTC2	No	1,013	1,404	2,294	4,698	2,747	3,099	4,392	7,482	4,926	5,043	6,281	9,184
Mutual of Omaha	Mutual of Omaha Secure Solution	No	1,121	1,352	1,990	4,272	2,756	3,351	4,378	6,961	6,166	6,391	6,694	8,589
National Guardian Life Insurance Company	NGL EssentialLTC	Yes	1,029	1,324	1,959	4,199	2,346	2,807	3,604	5,921	5,505	5,826	6,386	7,811
National Guardian Life Insurance Company	NGL EssentialLTC Employer Group	Yes	926	1,192	1,763	3,779	2,111	2,526	3,244	5,329	4,954	5,243	5,747	7,030
New York Life Insurance Company	NYL My Care	No	1,001	1,324	1,923	3,714	2,608	2,899	3,479	5,495	5,182	5,271	5,394	7,505
New York Life Insurance Company	NYL Secure Care	Yes	1,332	1,698	2,596	5,396	4,502	4,825	5,977	9,863	9,250	8,408	9,099	13,177
Thrivent Financial for Lutherans	Thrivent Long-Term Care Insurance	No	930	1,380	2,250	4,500	2,456	3,060	4,109	6,547	5,461	5,852	6,606	8,972

90 Day Elimination / \$200,000 Benefit Period SHARED CARE														
Mutual of Omaha	Mutual of Omaha Custom Solution	No	1,589	1,916	2,818	6,043	4,044	4,876	6,287	9,877	8,759	9,073	9,497	12,174

90 Day Elimination / \$100,000 Benefit Period SHARED CARE															
Mutual of Omaha	Comp	Mutual of Omaha Custom Solution	No	1,065	1,286	1,894	4,099	2,712	3,268	4,220	6,689	5,859	6,074	6,370	8,236